

100 TYPICAL INTERNET NETWORK
CONFIGURATION

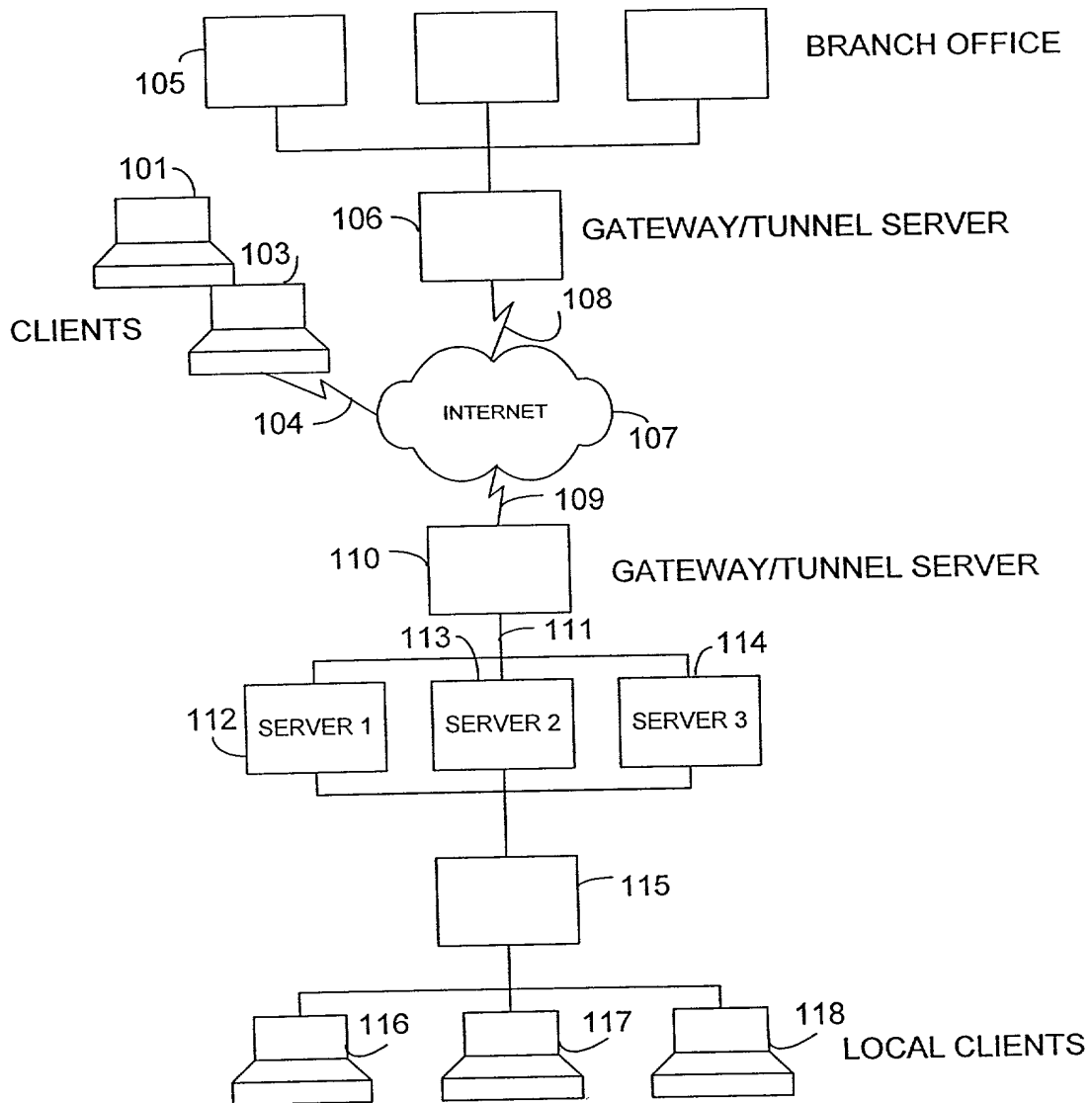


FIG. 1

200 TYPICAL GENERAL PURPOSE COMPUTER

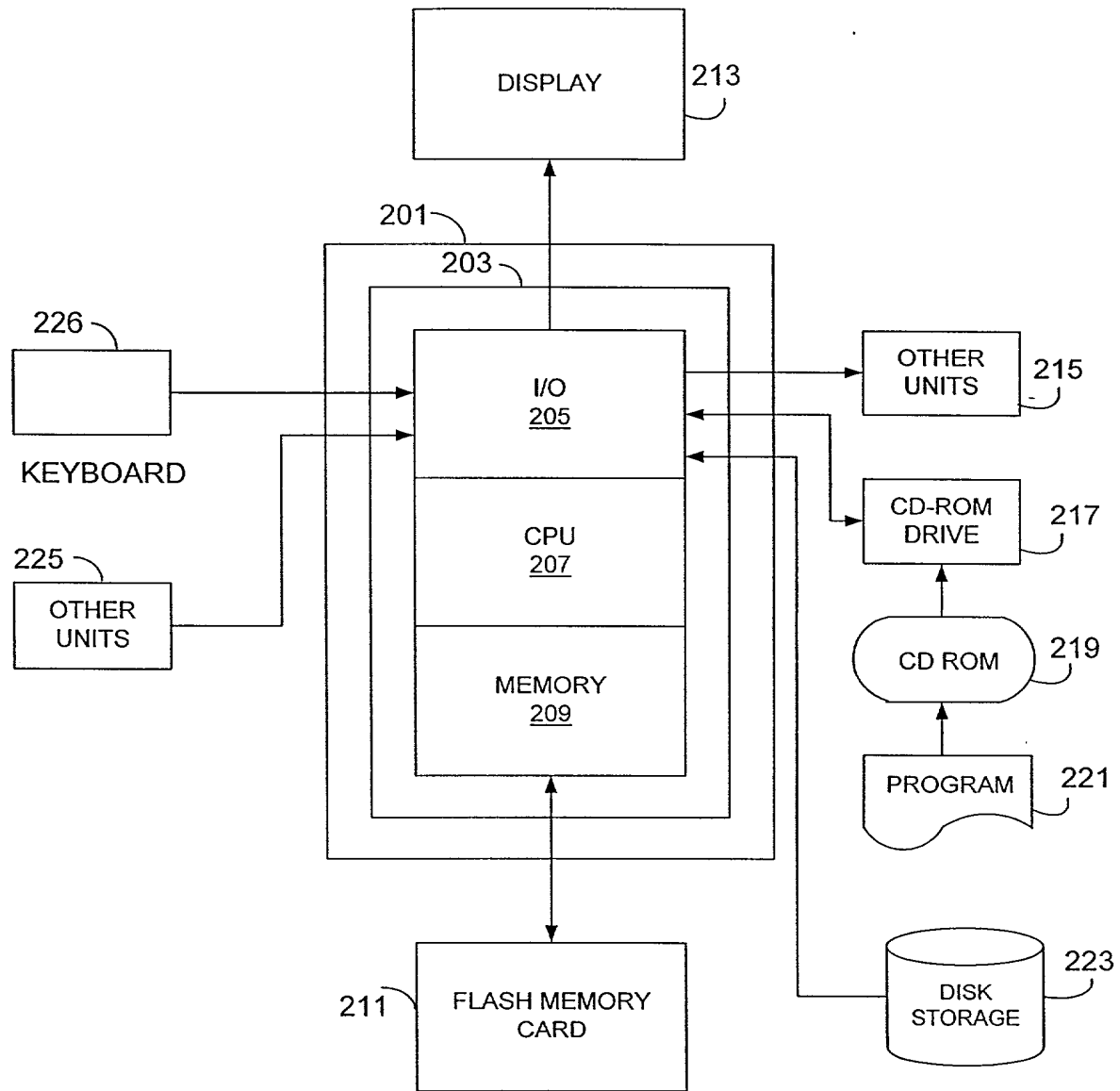


FIG. 2

Figure 3

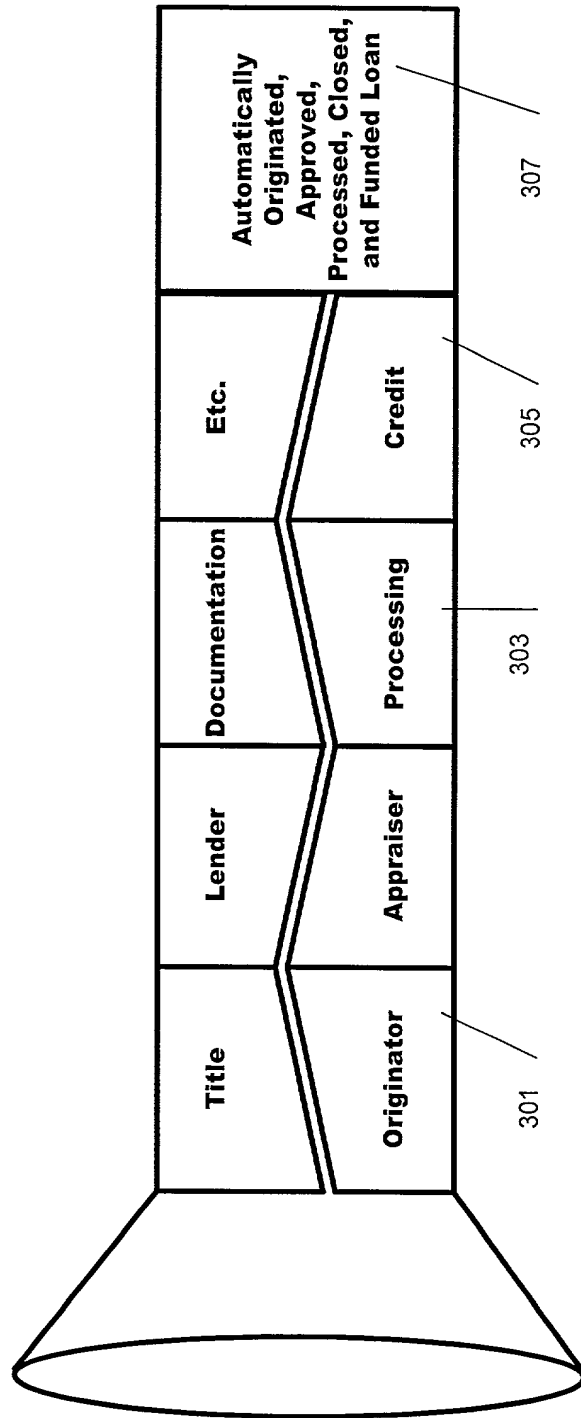


Figure 4A

400

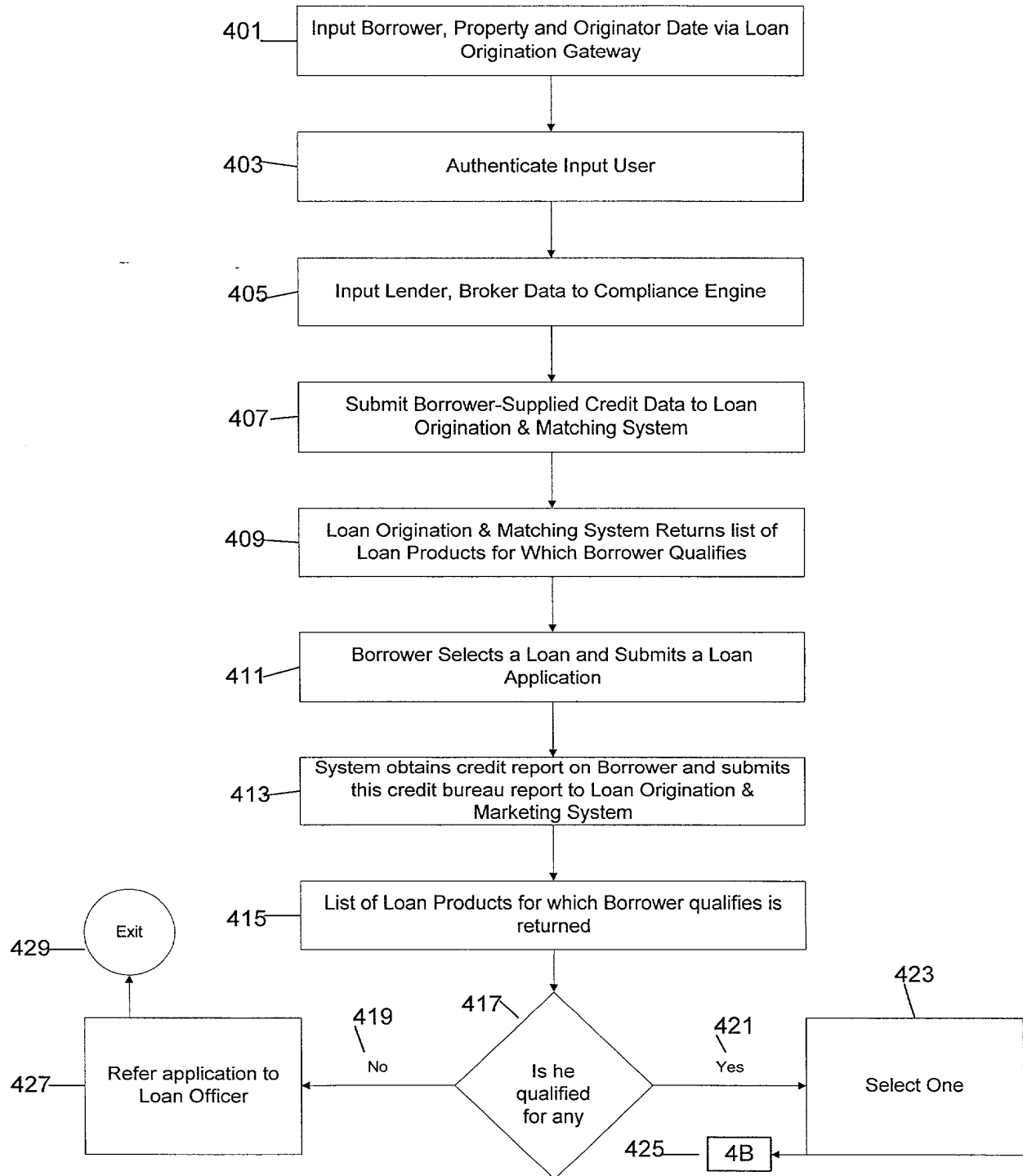
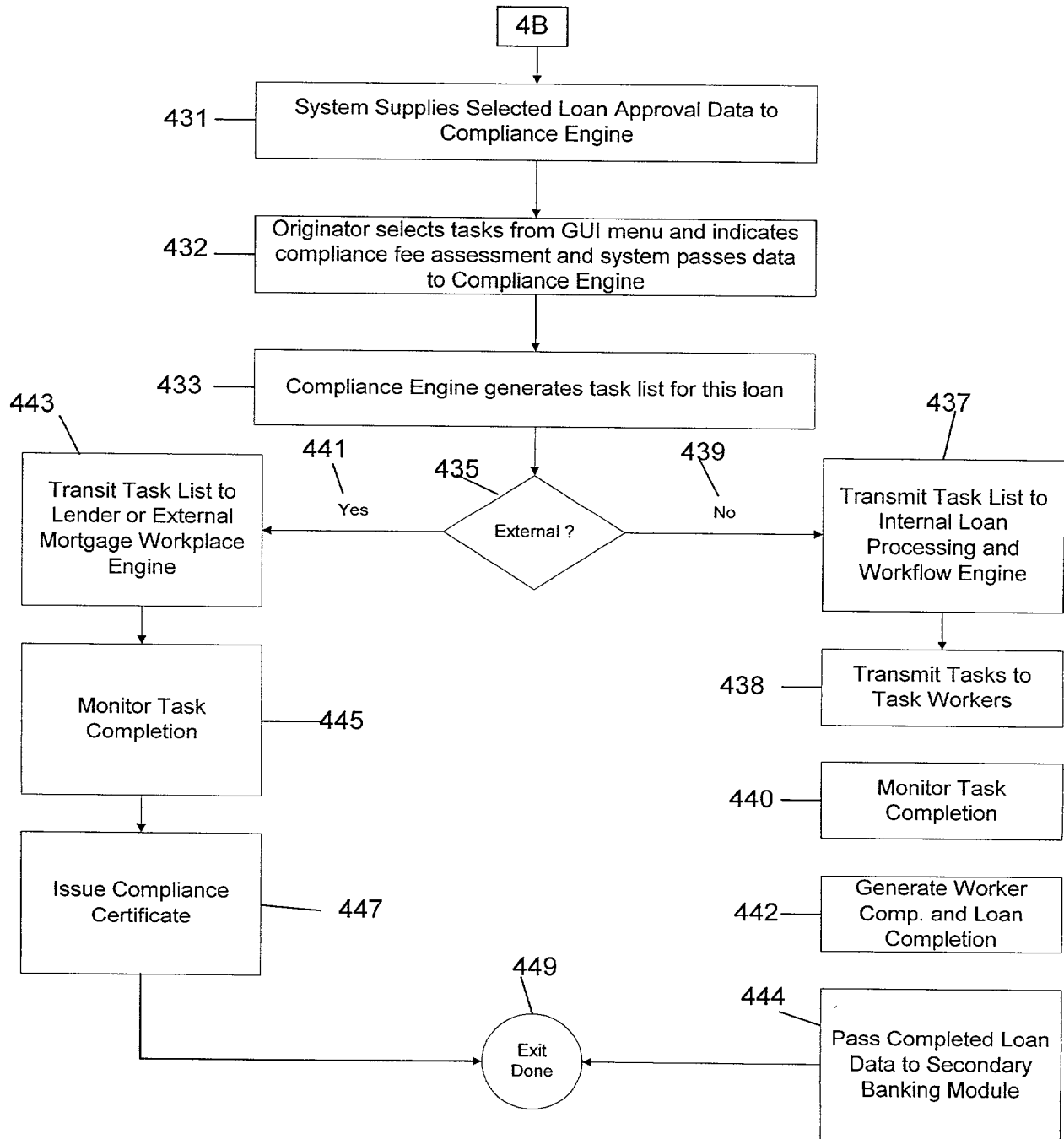


Figure 4B



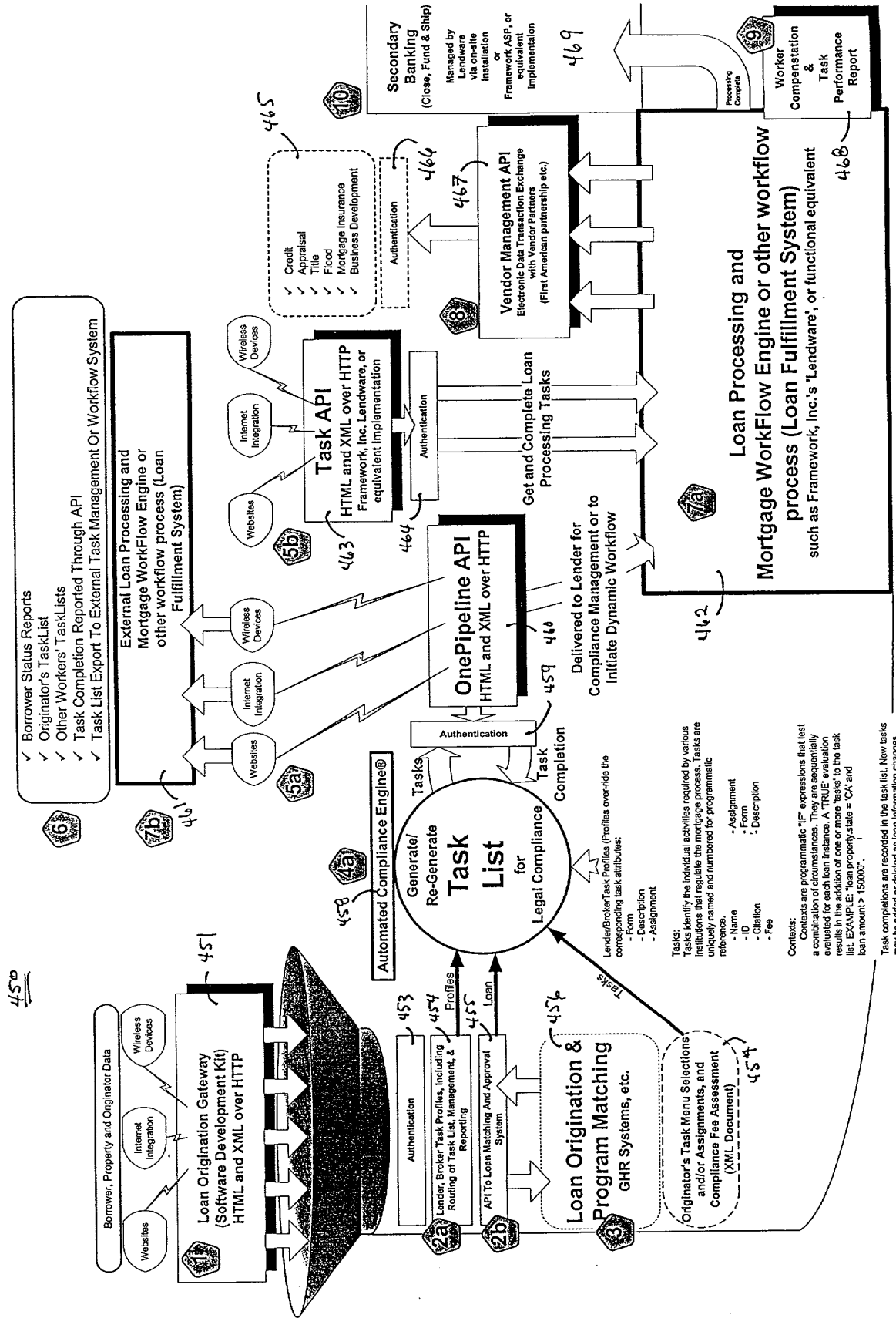


Figure 4C

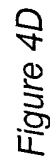
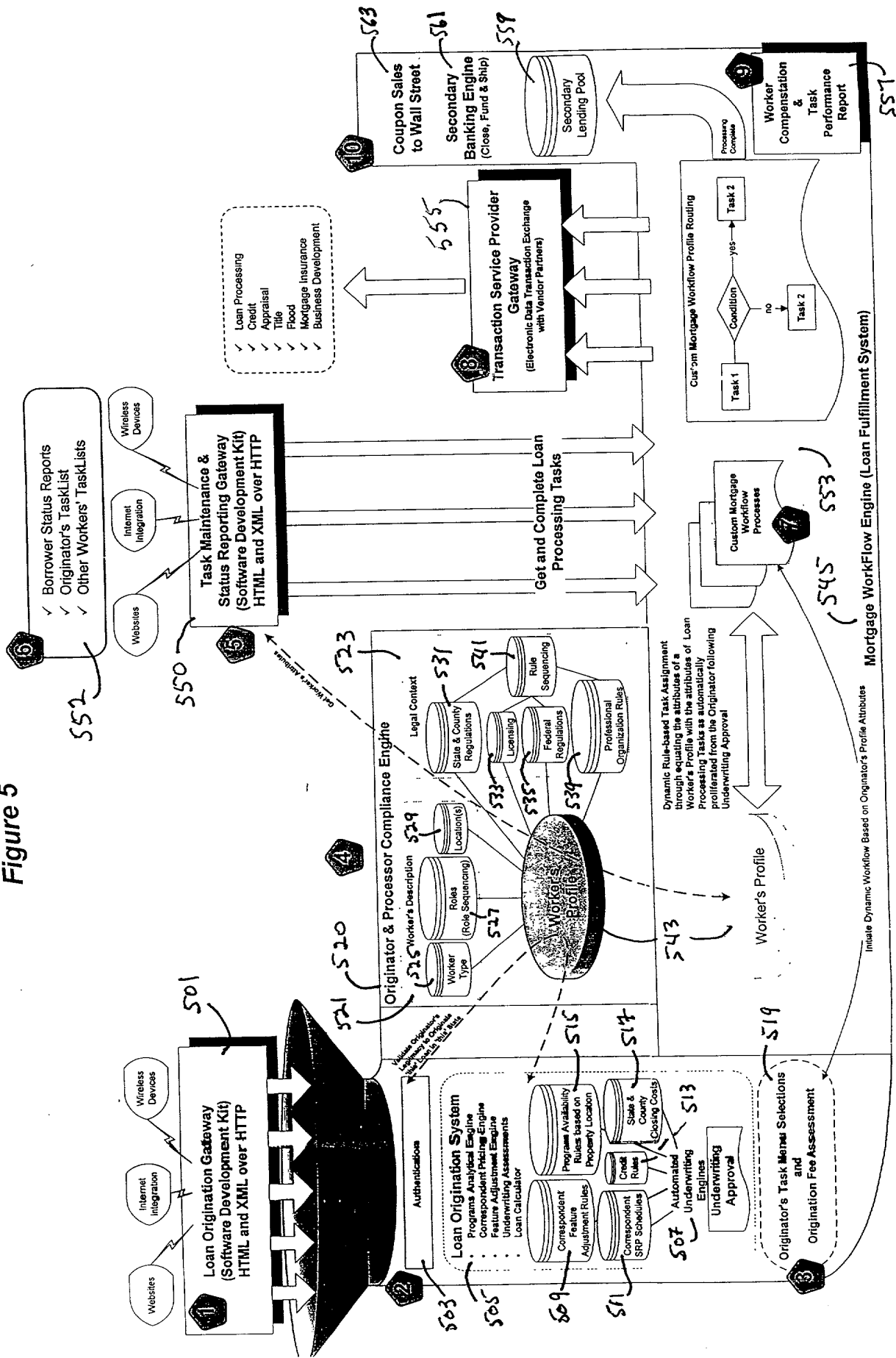


Figure 4D

Figure 5



Need to ask
a question?

Click here
for help.

Member Login

"The OnePipeline.com
system is simple,
fast and profitable."



Instructions: Welcome to the OnePipeline Loan Origination System. Please sign in.

New Users



[Sign Up Now](#)

Members

User Name

Password



[I Forgot My Password.](#)

[Return to Home Page](#)

Figure 7


| | |
|--|---|
| <p>Need to ask a question?</p> <p>Click here for help.</p> | <p>Main Menu</p> |
| <p>"We created a better way to originate a loan."</p>  | <p><i>Welcome Joe Realtor</i></p> <div><p>Enter the Loan Origination System</p><p>Start a Loan</p><p>Task List</p><p>Check Loan Status</p></div> <div><p>Get More Info</p><p>Tools and Resources</p><p>OnePipeline University</p><p>Benefits</p><p>Marketing Support Tools</p></div> <div><p>Modify My Account</p><p>Log Out</p></div> |
| <p>Return to HomePage</p> | |

Figure 8

File Edit View Go Communicator Help

Loan Product Finder

I am interested in:

How will the property be used?

What is the property type?

How long do you plan to keep this property?

Property State:

Estimated Property Value:

If Purchase or Cash out, what percentage of the home value do you wish to borrow? (e.g. 80, 95, etc)

If Refinance, balance owed on mortgage(s):

Would you prefer Current Market Rate(7.875 %) or would you prefer to buy down the rate with discount points?

What is your estimated combined monthly income?

What are your estimated combined monthly debts?

Calculate Close Window

Purchasing a Property

Primary Residence

Single Family

1 - 5 years

AL

100000

80%

80000

☒ current market rate
 ☐ buy down with points

3000

250

Figure 9

Affordability Calculator

Affordability Information

Debt/Income Ratio to use.

Today's Interest Rate

Cash Available for Down Payment

Borrower Gross Income

Co-Borrower Gross Income

Other Income

Total Automobile Payments

Total Revolving Accounts
Payments

Other Monthly Payments

Property Taxes (Yr)

Homeowner's Insurance (HY)

| | |
|----|----|
| 36 | 96 |
|----|----|

7.875%

10000

3000

0

U

224

www.dunlop.com

00000000-00000000-00000000

007

0007

009

Instructions

Complete the information below to find out how much home can be afforded. No comma please.

Calculate **Close Window**

Calculate

Close Window

Figure 10

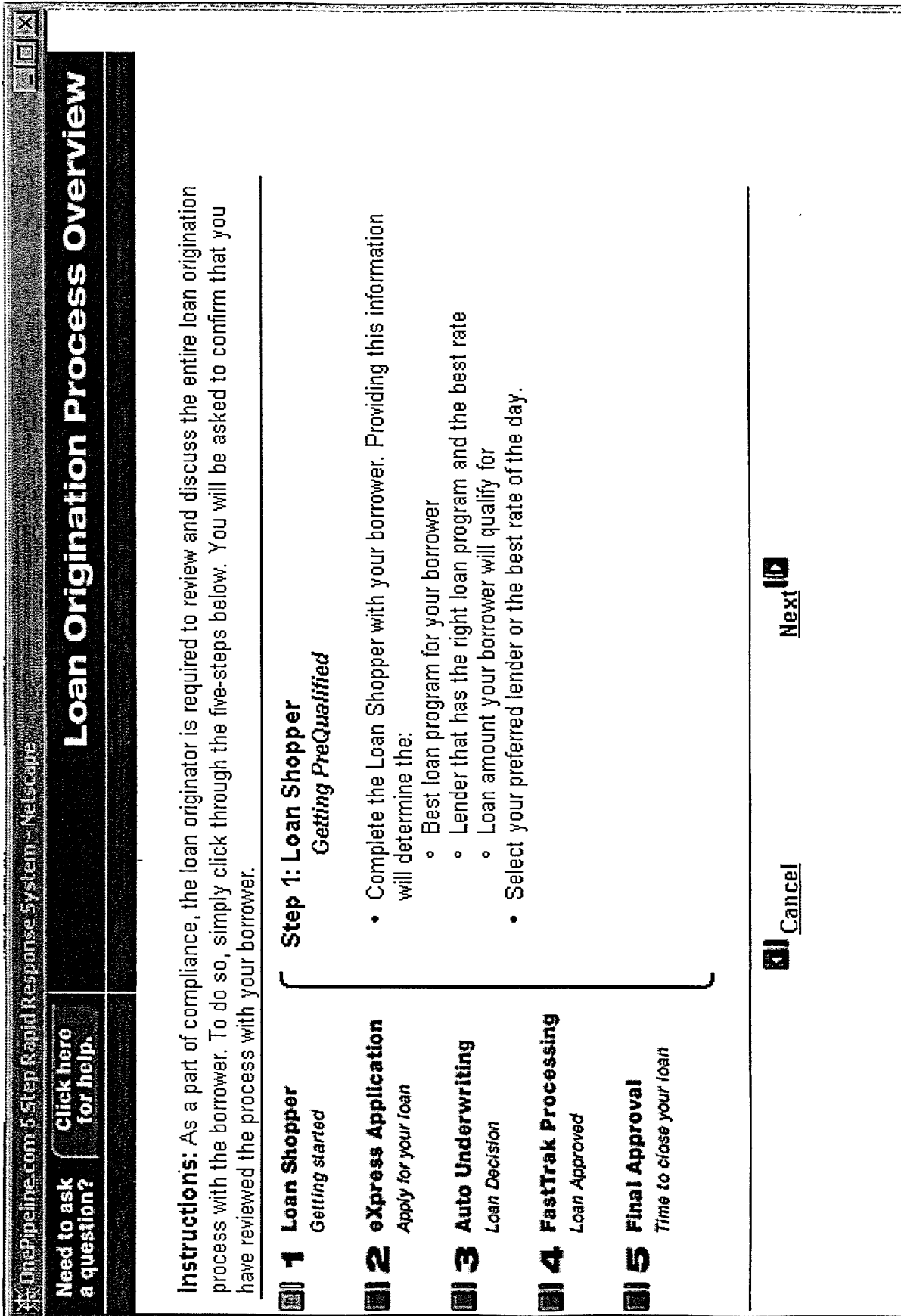
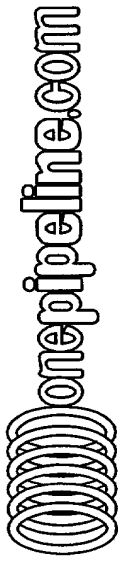


Figure 11



Step 1-Loan Shopper | Step 2-Express App | Step 3-Auto Underwriting | Step 4-FasTrack Processing | Step 5-Final Approval

Personalize My Loan || Property Info || Self Assessment || Financial Info || Loan Preference || Loan Products

Loan Number: 937266

Loan Originator: Joe Realtor

Instructions: Choosing a lender is a very important part of the OnePipeline.com loan origination process. Carefully review the lenders and rates listed below. You can choose between the Best Rate of the Day or choose a Lender from the Preferred Lender List. Today's 30-year fixed rates are shown below for comparison purposes.

Before clicking the 'next' button, please print out this page and have your borrower sign the page indicating which lender they wish to use.

☒ Best Rate ☐ Select Lender

Today's 30-year Fixed Rates: last update at: 02/07/2000 10:06:58 AM

| | | | |
|-----------------|--------|------|--------|
| | | | |
| OnePipeline.com | 8.250% | .000 | 8.389% |
| Citicorp | 8.250% | .125 | 8.402% |
| Countrywide | 8.250% | .500 | 8.442% |
| Flagstar | 8.250% | .500 | 8.442% |
| GE | 8.250% | .125 | 8.402% |
| National City | 8.250% | .250 | 8.415% |
| PNC | 8.250% | .375 | 8.429% |
| RBMG | 8.250% | .375 | 8.429% |

| | | | |
|-------------|--------|------|--------|
| | | | |
| Chase | 8.250% | .250 | 8.422% |
| Colonial | 8.250% | .125 | 8.402% |
| First Union | 8.250% | .625 | 8.455% |
| Fleet | 8.250% | .375 | 8.429% |
| HSBC | 8.250% | .875 | 8.482% |
| Norwest | 8.250% | .125 | 8.402% |
| Provident | 8.250% | .250 | 8.415% |

Choose a lender OnePipeline.com ▼

Next

Cancel

Figure 12 All materials herein are copyrighted

Need to ask a question? [Click here for help.](#)

Personalize My Loan

"Shopping for a mortgage has never been so convenient."



Instructions: Please answer a few questions on the following pages and we will find a loan that best fits your requirements and situation. The highlighted fields (***) are required.

Please enter the primary borrower's name

First Name: Last Name:

**

How many borrowers will be part of this loan? - ☒ ☐ **

What is the purpose of this loan?

Purchase ☒ ☐ **

Figure 13

Need to ask
a question?

Click here
for help.

Property Information

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"Relax. Once you've
found the home, the
hard part is over."



Cancel

Instructions: Complete the following information about the property you intend to buy. The highlighted fields (**) are required. Enter numbers without commas. (100000 not 100,000).

Page
1 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Approximate price of home (if refinance, enter market value of home)

\$ **

Subject property address (leave blank if not known)

Subject property city

Subject property State and Zip

Number of units

Occupancy Type

**

Property Type

**

Building Status

If a condo or PUD - what are estimated HOA fees/month?

\$ **

Cancel

Go Forward

Figure 14

Need to ask a question?

Click here for help.

Self-Assessment

Loan Shopper

Property Information

Lender Consultation

Self-Assessment

Financial Information

Loan Prefs

Results

"Just a few more questions and we're ready to apply for the loan."



Cancel

Instructions: You are required to answer all questions on this page to assess your credit situation. If any of the questions are answered 'yes' you may want to go to the [Credit Repair Kit](#).

Page 3 of 5

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Have you declared bankruptcy in the last 7 years?

☐ yes ☐ no

if so what kind of bankruptcy was filed?

7

if yes, what year and month was the bankruptcy filed?

Year: Month: Jan

was bankruptcy due to financial mismanagement?

☐ yes ☐ no

Have you had a home foreclosed or given a deed in lieu in the last 7 years?

☐ yes ☐ no

if yes, what year?

Year: Month: Jan

Do you have any outstanding liens or judgements?

☐ yes ☐ no

How many times have you been past due on any mortgage in the last 24 months?

0

How many times have you been past due on any other debt in the last 24 months?

0

How many times have you been past due on any mortgage in the last 12 months?

0

How many times have you been past due on any other debt in the last 12 months?

0

How long do you expect to be in the home?

-

Citizenship Status

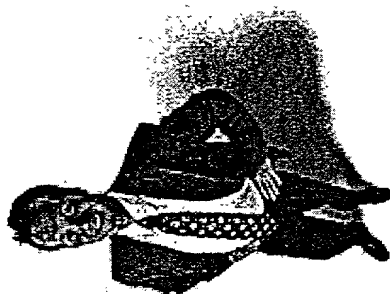
-

Go Back

Go Forward

Figure 15

"First, let's run through the numbers."









Cancel

Instructions: Getting accurate information regarding your financial situation is very important. The calculators below are to insure that all the correct data is considered. **Using the calculators is required. You will not be able to insert information directly into the blank below.**

Page 4 of 5

| | | |
|---------------------|------------------------------|------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

| | |
|---|--|
|  | Current Housing Expenses & Real Estate Owned |
| \$ <input type="text" value="0"/> | ** |
|  | Income - Combined Total |
| \$ <input type="text" value="0"/> | ** |
| | Income type  |
| | ** |
|  | Debt - Combined Total |
| \$ <input type="text" value="0"/> | ** |
|  | Asset - Combined Total |
| \$ <input type="text" value="0"/> | ** |
| | Asset type  |
| | ** |

Go Back



Go Forward

Figure 16

Figure 17


OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennial Star Network, Inc.

Need to ask a question?
Click here for help.

Loan Products
Loan Shopper

Property Information
Lender Consultation
Self-Assessment
Financial Information
Loan Prefs
Results

"Please take a minute to review all the options."



[Cancel](#)

Instructions: The following are the loan programs that fit the criteria you entered on the previous pages. Please click on the loan program title that best meets your needs.

| | | |
|---------------------|------------------------------|------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

| Loan Product | Rate | Points | APR | Monthly Payment | Down Payment | Loan Amount |
|--|---------|--------|---------|-----------------|--------------|-------------|
| <u>15 Year Fixed Rate, Expanded Credit, Full Documentation</u> | | | | | | |
| | 8.625% | -0.750 | 10.137% | \$137.00 | \$1,500.00 | \$13,500.00 |
| <u>Sub-Prime, 15 Year Fixed Rate, Full Documentation</u> | | | | | | |
| | 11.300% | 0.000 | 12.721% | \$156.00 | \$1,500.00 | \$13,500.00 |
| <u>15 Year Fixed Rate, 103% LTV</u> | | | | | | |
| | 14.000% | 0.000 | 15.218% | \$190.00 | \$1,500.00 | \$13,500.00 |
| <u>3% Down, 30 Year Fixed Rate</u> | | | | | | |
| | 8.875% | 1.875 | 10.496% | \$113.00 | \$1,500.00 | \$13,500.00 |
| <u>3% Down, 30 Year Fixed Rate</u> | | | | | | |
| | 8.875% | 1.875 | 10.496% | \$113.00 | \$1,500.00 | \$13,500.00 |
| <u>30 Year Fixed Rate, Expanded Credit, Full Documentation</u> | | | | | | |
| | 8.625% | -0.750 | 9.902% | \$111.00 | \$1,500.00 | \$13,500.00 |
| <u>30 Year Fixed Rate, Expanded Credit, Full Documentation - Jumbo</u> | | | | | | |
| | 8.750% | -0.125 | 10.113% | \$112.00 | \$1,500.00 | \$13,500.00 |
| <u>30 Year Fixed Rate, 103% LTV</u> | | | | | | |
| | 9.000% | -0.500 | 9.627% | \$120.00 | \$1,500.00 | \$13,500.00 |

Figure 18


OnePipeline.com - Loan Shopper - Microsoft Internet Explorer provided by Millennium Star Network, Inc.

Need to ask a question? [Click here for help.](#)

Estimated Costs **Loan Shopper**

Property Information Lender Consultation Self-Assessment Financial Information Loan Prefs **Results**

"The estimate gives you a good idea of what you can expect."



[Cancel](#)

Instructions: Here is an overview of the loan product and an estimate of costs. Click the 'apply' button to apply for this loan.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Loan Program Selected:
15 Year Fixed Rate, Expanded Credit, Full Documentation

| TERMS | PAYMENT |
|--------------------------|---------------------------------|
| Loan Amount: \$13,500.00 | Principal & Interest: \$134.00 |
| Down Payment: \$1,500.00 | Taxes & Insurance: \$17.00 |
| Rate: 8.625% | Mortgage Ins: \$3.00 |
| Points: -0.750 | Total Monthly Payment: \$154.25 |

TOTAL ESTIMATED CLOSING COSTS

| | |
|---|-------------------|
| Origination Fee (HUD #801) | \$135.00 |
| Points Paid/Discount | (\$101.25) |
| Appraisal Fee (HUD #803) | \$350.00 |
| Underwriting Fee (HUD #812) | \$395.00 |
| Administration Fee (HUD #815) | \$595.00 |
| Settlement or Closing Fee (HUD #1101) | \$200.00 |
| Title Insurance (HUD #1108) | \$250.00 |
| Recording/Filing Fees (HUD #1201) | \$36.00 |
| Survey (HUD #1301) | \$250.00 |
| Per diem interest (HUD #901) 15 days @ \$3.19 | \$47.85 |
| Total: | \$2,157.60 |

[Go Back](#) [Apply](#)

Figure 19

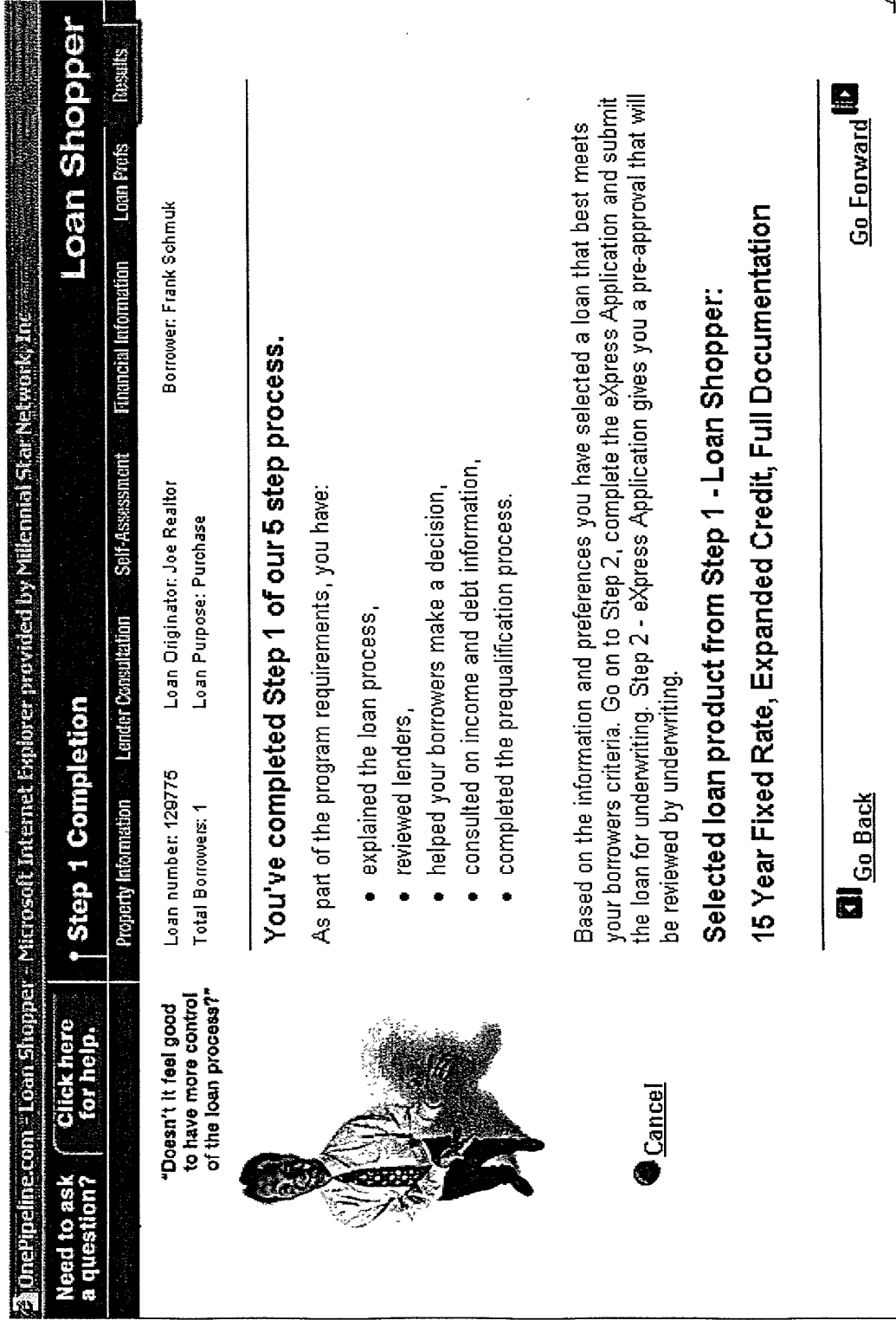
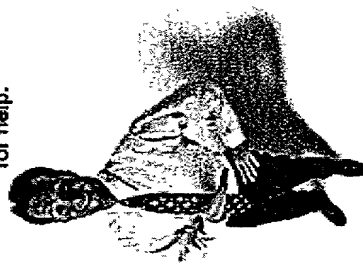


Figure 20

eXpress Application

"Remember, you can always click the links above for help."



Instructions: You are required to have the ['Authorization to Verify Information'](#) and ['Business Disclosure Statement'](#) forms signed in order to proceed. Original or facsimile of these forms must be received by OnePipeline.com before underwriting can be done. Please acknowledge you have completed this task by pressing the "GO FORWARD" button at the bottom of the page.

Page
1 of 9

| | | |
|---------------------|------------------------------|------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

If you don't have hardcopy versions of these forms available, please download this one file to your computer and print them using Adobe Acrobat Reader. [Click here for your free copy of Adobe Acrobat Reader](#)



Disclosures.pdf

Has your borrower signed the Authorization and Disclosure forms?

By clicking "Go Forward" you acknowledge you have completed this important program requirement and are ready to complete the eXpress Application. After you submit the loan, please fax these forms to OnePipeline.com toll-free 1-877-695-6900.

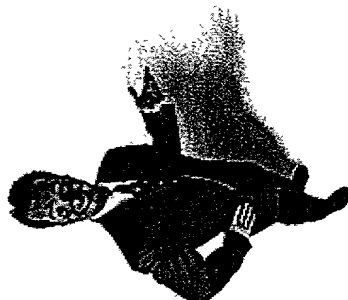
Save

Delete

Figure 21

Go Forward

"Okay. Let's get going and apply for the loan."



Save

Delete

Instructions: Please enter or confirm the following information for the Primary Borrower. The information that you provide on the following few pages will be used to pull your credit report. All fields on all pages are required.

Page 20

| | | |
|---------------------|------------------------------|------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmuk |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

Primary Borrower

First Name

Frank

Last Name

Schmuk

Middle Initial

7

உ

29

Social Security

朱

Marital Status

☐ Married ☒ Single **

Married to (which co-borrower)


None

Number of Dependents

0

Ages of Dependents (separate with commas)

| | |
|--|--|
| <p> </p> | <p> </p> |
|--|--|

 [Go Back](#)

 Go Forward

Figure 22

Need to ask
a question?

Click here
for help.

Getting Started

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Okay. Let's get
going and apply
for the loan."



☒ Save

☐ Delete

Instructions: Please enter or confirm the following information
concerning the Primary Borrower's current residence.

Page
3 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Frank Schmuk

Current Street Address **

Current City **

Current State, Zip **

Own/Rent ☒ Own ☐ Rent **

Length of time at this address Years ** Months **

If less than 2 years complete the following information

Previous address 1 (include
city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

Previous address 2 (include
city, state, zip)

Own/Rent ☒ Own ☐ Rent

Length of time at this address Years Months

☒ Go Back

Go Forward ☒

Figure 23

Need to ask a question? Click here for help.

Loan Information

Express Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"By making the process simple, we made it easy."



Instructions: Please complete the following information concerning the specifics of the loan. You must enter a down payment amount or the percentage of the property price available for down payment.

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schruk
Total Borrowers: 1 Loan Purpose: Purchase

Estimated Property Value \$ 15000 **

Purchase Price of Property \$ 15000 **

My down payment will be \$ 1500 **

or this percentage of the property price 10 % **

Loan Amount Requested \$ 13500 **

Has a purchase agreement been accepted? ☒ Yes ☐ No

if yes when does it expire?

Save

Delete

Go Back

Go Forward

Figure 24

Need to ask
a question?

Click here
for help.

Property Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"In just a minute
we'll be ready
to submit the
application."



Save

Delete

Instructions: Please enter or confirm the information regarding
the subject property. Change or complete as required.

Page
5 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

What state are you buying the property in?

AK **

Subject property address (leave blank if not known)

1234 Any Street

Subject property city

Any Towne

Subject property zip

Number of units

1 **

Occupancy Type

Owner Occupied **

How long do you expect to be in the home?

16-30 years

Property Type

Single Family Detached **

Building Status

Existing

If a condo or PUD - what are estimated HOA fees/month?

\$ 0

Go Back

Go Forward

Figure 25

Need to ask
a question?

Click here
for help.

Borrower Information

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now real estate
agents can do
more for their
clients."



Instructions: Please complete the following information concerning the Primary Borrower's employment history. Previous employment is required if current employment is less than two years. All fields are required.

Page
6 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

Standard Employee

If self-employed, what % of business do you own?

Home Phone

Work Phone

Email Address

Yrs School

Employer

Employer Phone Number

Employer Address, City, State, Zip

Position

Type of Work

How Long?

Yrs. Mos.

Years in Profession

Yrs. Mos.

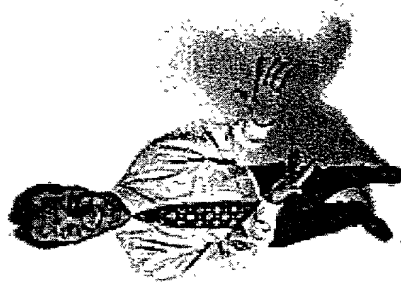
Previous Employer including Address, City, etc (if less than 2 years)

Save

Delete

Figure 26

"Need to make a change? Just click the calculator."



[Save](#)

[Delete](#)

Instructions: Please review and complete/confirm the following information concerning all of the borrowers' financial data. If you need to change the information, click on the calculator buttons for the worksheets.

Page 7 of 9

Loan number: 129775 Loan Originator: Joe Realtor Borrower: Frank Schmuk
Total Borrowers: 1 Loan Purpose: Purchase

| | |
|--|---|
| | Current Housing Expenses & Real Estate Owned |
| \$ <input type="text" value="600"/> | |
| | Income - Combined Total |
| \$ <input type="text" value="100000"/> | Income type <input type="text" value="Standard"/> |
| | Debt - Combined Total |
| \$ <input type="text" value="0"/> | |
| | Asset - Combined Total |
| \$ <input type="text" value="100000"/> | Asset type <input type="text" value="Standard"/> |

[Go Back](#)

[Go Forward](#)

Figure 27

2

Need to ask
a question?

Click here
for help.

Declarations

eXpress Application

Disclosures Get Started Loan Property Borrower Financial Declarations Approved Products Origination Request Results

"Now a few simple
questions to finalize
the application."



Save

Delete

Instructions: Please answer ALL of these questions. If you answer 'yes' to any questions "a" through "i", please explain in the field below.

| | | |
|---------------------|------------------------------|-------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schmitz |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

Borrower

- a. Are there any outstanding judgements against you? ☐ yes ☒ no
- b. Have you been declared bankrupt within the past 7 years? ☐ yes ☒ no
- c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? ☐ yes ☒ no
- d. Are you a party to a lawsuit? ☐ yes ☒ no
- e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement? ☐ yes ☒ no
- f. Are you presently delinquent or in default on any Federal debt or other loan, mortgage, financial obligation, bond or loan guarantee? ☐ yes ☒ no
- g. Are you obligated to pay alimony, child support, or separate maintenance? ☐ yes ☒ no
- h. Is any part of the down payment borrowed? ☐ yes ☒ no
- i. Are you a co-maker or endorser on a note? ☐ yes ☒ no

Please explain any "yes" answers in questions "a" through "i":

- j. Are you a US citizen? ☐ yes ☒ no
- k. If not, are you a permanent resident alien? ☐ yes ☒ no
- l. Do you intend to occupy the property as your primary residence? (if "yes", complete "m" below) ☐ yes ☒ no
- m. Have you had ownership interest in property in the last three years? ☐ yes ☒ no

(1) What type of property did you own?

Property 1

Property 2

Property 3

(2) How do you hold title to the home?

Property 1

Figure 28

Task List

Welcome, Joe Realtor

Here are your tasks.

| task | description |
|------|-------------|
|------|-------------|

Assigned to

| | | |
|--------|---|-------------|
| 892827 | - Ben Franklin: Order acceptable commitment for title insurance | Joe Realtor |
| 892827 | - Ben Franklin: Order acceptable hazard insurance coverage with cor | Joe Realtor |
| 892827 | - Ben Franklin: Obtain signed 1003 Good Faith Estimate. Truth in L | Joe Realtor |
| 892827 | - Ben Franklin: Order flood certificate with applicable coverage | Joe Realtor |
| 892827 | - Ben Franklin: Order signed copy of Credit Authorization and Busi | Joe Realtor |
| 892827 | - Ben Franklin: Schedule Closing | Joe Realtor |
| 718330 | - Nikki Bennett: Obtain signed copy of Credit Authorization and Bus | Joe Realtor |
| 718330 | - Nikki Bennett: Obtain signed 1003 Good Faith Estimate. Truth in | Joe Realtor |
| 718330 | - Nikki Bennett: Provide regular Borrower updates | Joe Realtor |
| 718330 | - Nikki Bennett: Obtain ### months most recent (consecutive) bank s | Joe Realtor |
| 693954 | - Tom Thumb: Provide regular Borrower updates | Joe Realtor |
| 693954 | - Tom Thumb: Your assigned processing center is: | Joe Realtor |

privacy policy

Figure 30

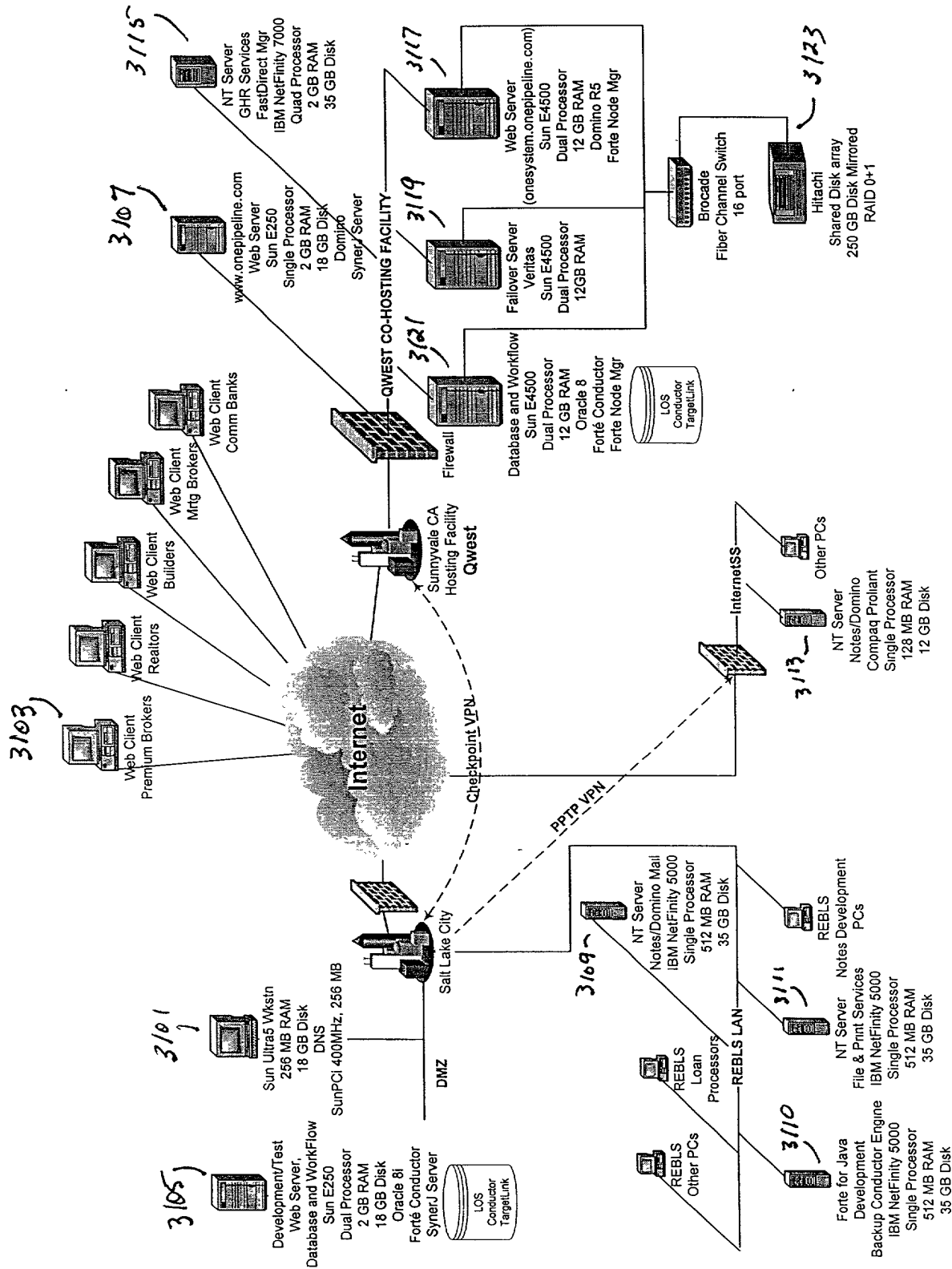


Figure 31

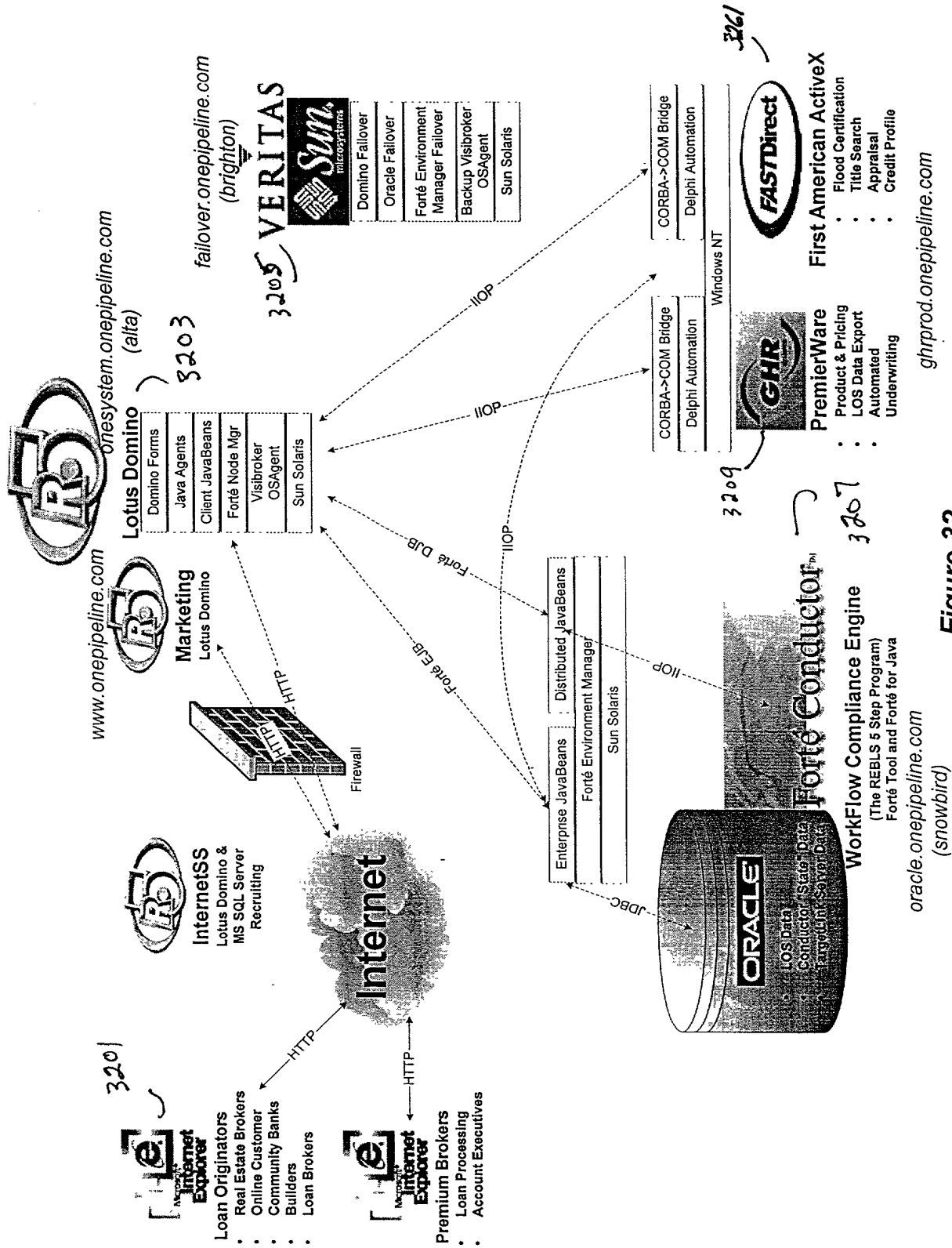


Figure 32

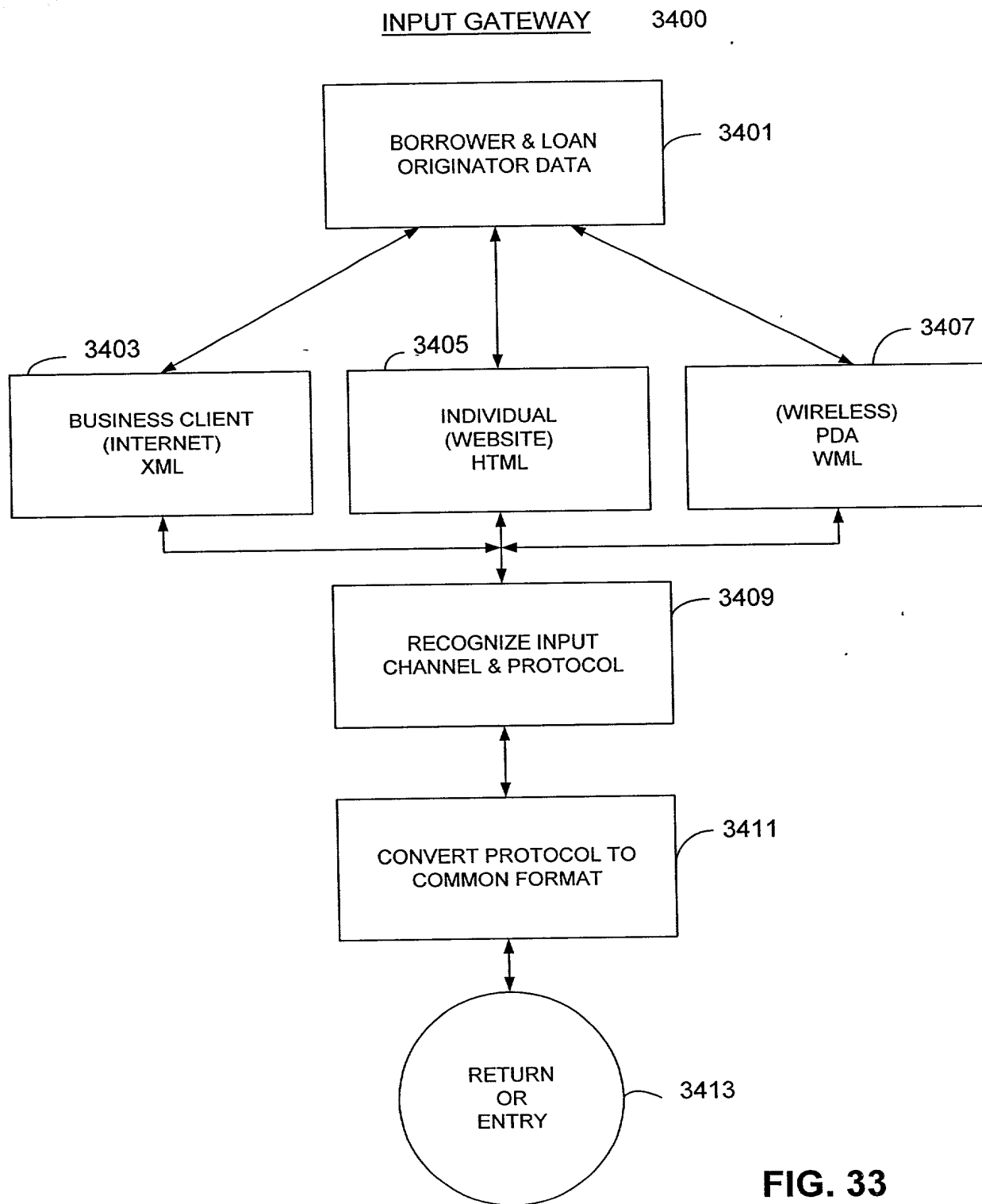


FIG. 33

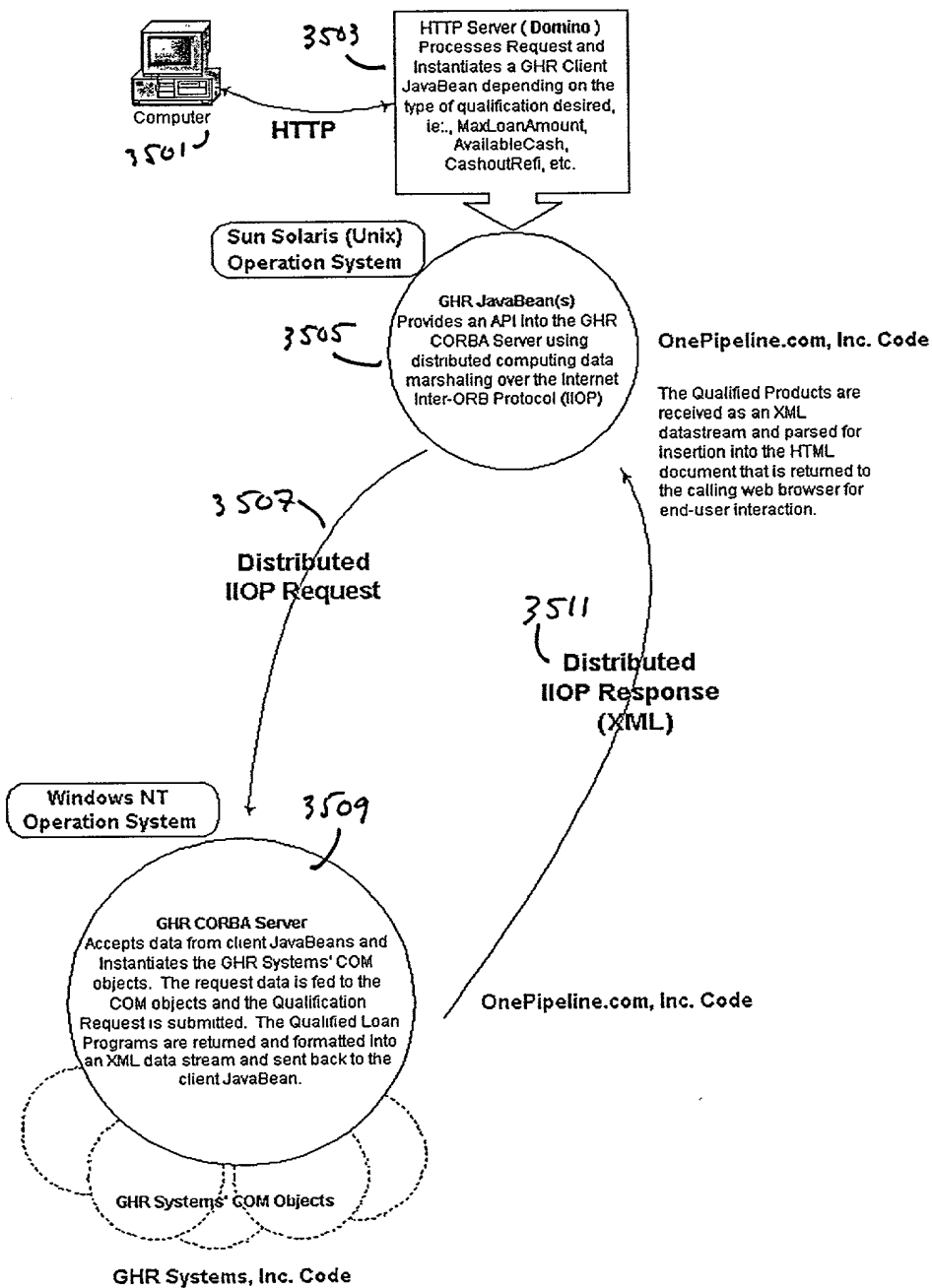


Figure 34

TASK MAINTENANCE & STATUS REPORTING GATEWAY

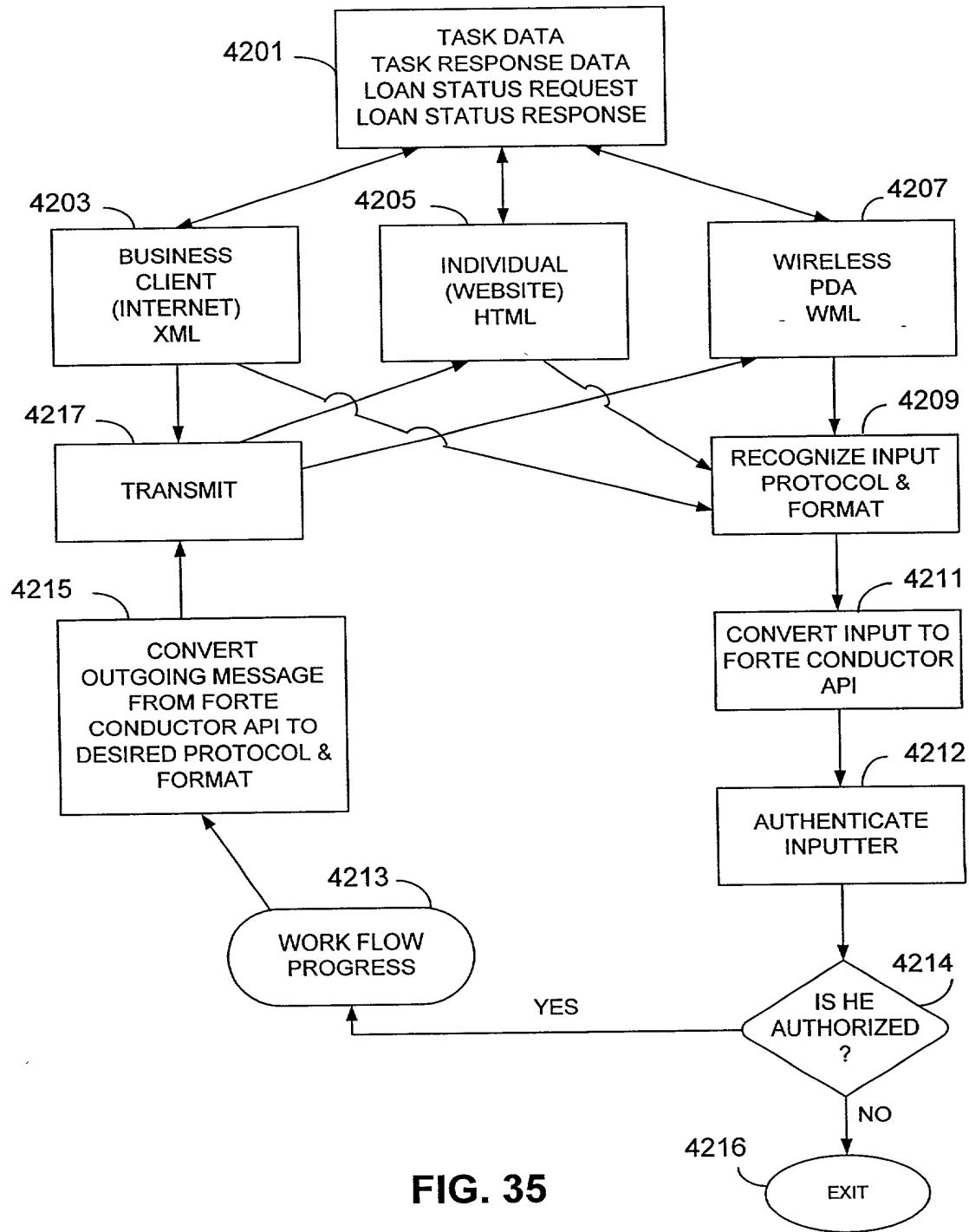


FIG. 35

TRANSACTION SERVICE PROVIDER GATEWAY 4400

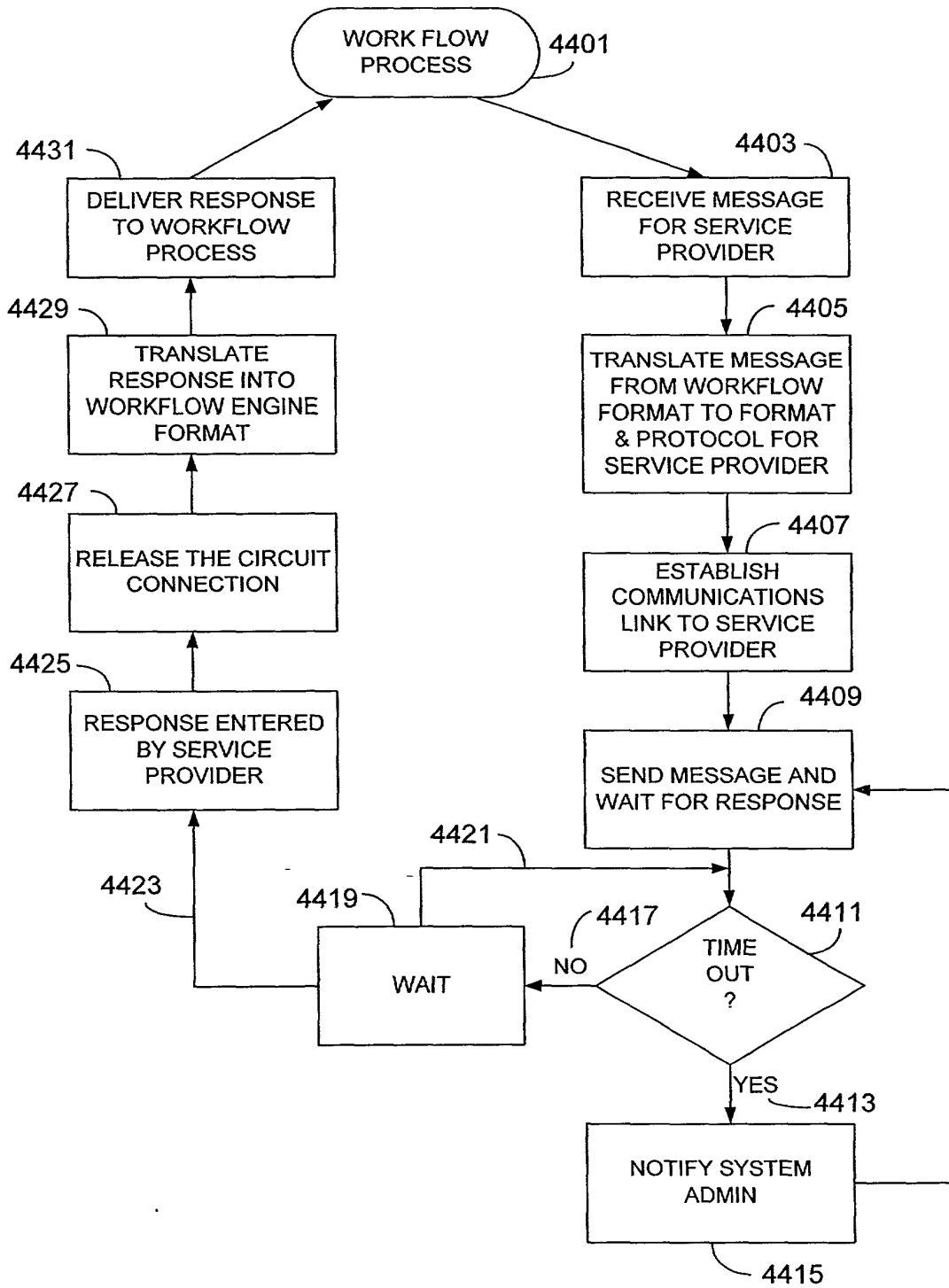


FIG. 36

"Congratulations. We'll get back to you within 24 hours."



RESPA guidelines require that the Loan Originator must, at a minimum, complete the tasks outlined under Steps 1 and 2 of the OnePipeline Automated Compliance System in order to earn any portion of the loan origination fee. To earn the FULL loan origination fee, a Loan Originator must also complete all the tasks outlined under Steps 3, 4 and 5. Further, if the Loan Originator does not complete all the tasks within a selected Step in the designated time frame, that portion of the loan origination fee associated with that entire step will be paid to the party completing the tasks. This rule is designed to insure that OnePipeline loan originators meet or exceed the minimum threshold work requirements of RESPA for earning any compensation.

Instructions:

- 1) Authorize the loan origination fee, by entering a percentage in the space provided below
- 2) Select any of the unassigned the Steps that you, as Loan Originator, would like to complete.
- 3) Assign any remaining Steps to your Real Estate Broker or Mortgage Broker

I authorize a loan origination fee of % and request a loan for \$13500

Save

| | | |
|---------------------|------------------------------|-------------------------|
| Loan number: 129775 | Loan Originator: Joe Realtor | Borrower: Frank Schumuk |
| Total Borrowers: 1 | Loan Purpose: Purchase | |

Delete

Step 1: Consultation and Pre-Qualification **15% of loan origination fee**

Task

- Coordinate marketing and advertising for potential borrowers
 - Review and explain entire loan process to borrower
 - Review and explain Pre-Qualification process with borrower
 - Complete online Pre-Qualification process with borrower
 - Compare lenders for 30 year fixed rate loans
 - Select a preferred lender or interest rate
 - Assess borrower's credit situation
 - Offer credit repair information and advice
 - Assess current financial situation, including income/debt ratios, assets, and current housing situation
 - Review and explain the different loan programs available based on the borrower's situation
 - Determine the specific loan program best suited for the borrower based on the type of loan, cost of loan, interest rate and loan to value percentages
- Review and explain the estimate of costs of the loan

☒ Loan Originator

Figure 37

Step 2: Loan Application **20% of loan origination fee**

Task

- Collect basic financial information from borrower
- Review and explain the Authorization to Verify Information to the borrower
- Have the borrower sign the Authorization to Verify Information
- Review and explain the Business Disclosure Statement to the borrower
- Have the borrower sign the Business Disclosure Statement
- Complete the online Loan Application
 - Estimate property value of new property purchase
 - Determining down payment and loan to value for the new property purchase
 - Review new property purchase information and status
 - Review and correct current financial situation from Pre-Qualification
 - Collect borrower information including declarations
- Determine loan origination fee
- Select any of the unassigned Steps that you, as the loan originator, want to complete. Assign remaining Steps to your Real Estate Broker or Mortgage Broker as appropriate.
- Schedule closing with borrower
- Order Title Report
- Order Appraisal

© Loan Originator

Figure 38

Step 3: Loan Review and Administrative Tasks

15% of loan origination fee

Task

- Provide quality control for and file/store copies of Authorization to Verify Form, Business Disclosure Form, Good Faith Estimate, Truth In Lending Statement and other disclosures
- Review loan file for accuracy with the borrower
- Review and explain underwriting process and conditions with borrower
 - Review and explain underwriting process with borrower
 - Review and explain the financial information needed from the borrower
 - Review and explain the reason for the Homeowner's Insurance Binder with the borrower
 - Review and explain the reason for Title Report to the borrower
 - Review and explain the reason for the Appraisal to the borrower
 - Review and explain the reason for Flood Certification to the borrower
 - Review and explain the reason for the Survey (as required)
- Review of the underwriting conditions
- Submit file for underwriting approval

○ Loan Originator

○ Real Estate Broker

○ Mortgage Processing Center

Figure 39

Step 4: Borrower Updates and Loan Processing

35% of loan origination fee

Task

- Review and explain underwriting decision with borrower
 - Review and explain other closing conditions to the borrower
 - Review and explain the Good Faith Estimate with borrower
 - Review and explain the Truth in Lending statement with borrower
 - Review and explain other federal and state disclosures with borrower
 - Get borrower's signature on documents
 - Collect the mandatory conditions from the borrower
 - Collect the income information (paystubs, W2 and tax records as required)
 - Collect the bank statements from the borrower
 - Collect the Insurance Binder information
 - Forward all conditions to processing
 - Review and explain the results of the Title Report
 - Review and explain the results of the Appraisal
 - Review and explain the results of the Flood Certification
 - Provide regular status updates to the borrower
 - Order the Flood Certification
 - Order the Survey (as required)
- ☒ Loan Originator
 - ☐ Real Estate Broker
 - ☐ Mortgage Processing Center

Step 5: Closing

15% of loan origination fee

Task

- Review and authorize the Clear to Close document from processing
 - Lock the interest rate for the loan
 - Coordinate closing with borrower and title company.
 - Attend closing
- ☒ Loan Originator
 - ☐ Real Estate Broker
 - ☐ Mortgage Processing Center

 [Go Back](#)

[Go Forward](#) 

Figure 40

| | | |
|--|----------------------|-------------|
| https://onesystem.onepipeline.com/LOS.nsf/tasklist - Microsoft Internet Explorer provided by Millennium Star Network, Inc. | | |
| https://onesystem.onepipeline.com/LOS.nsf/tasklist | | |
| Need to ask a question? | Click here for help. | Task List |
| Change to View By Borrower | | |
| Task Description | | |
| Step #2 | | Assigned To |
| 717178 - Brad Sullivan: Order acceptable commitment for title insurance | | Joe Realtor |
| 717178 - Brad Sullivan: Order acceptable appraisal for no less than \$1250 | | Joe Realtor |
| Step #3 | | Assigned To |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | | Joe Realtor |
| 125938 - C Lake: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| 125938 - C Lake: Obtain signed copy of Credit Authorization and Business | | Joe Realtor |
| 125938 - C Lake: Obtain ### months most recent (consecutive) bank statement | | Joe Realtor |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | | Joe Realtor |
| 125938 - C Lake: Order acceptable commitment for title insurance | | Joe Realtor |
| 125938 - C Lake: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| 125938 - C Lake: Obtain acceptable purchase agreement with all addendums | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable commitment for title insurance | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain signed 1003, Good Faith Estimate, Truth in | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain ### months most recent (consecutive) bank | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| 274430 - Brad Sullivan: Disclose acceptable mortgage insurance certificat | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable hazard insurance coverage with c | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain Verification of Deposit for all accounts i | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| 274430 - Brad Sullivan: Obtain acceptable purchase agreement with all add | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| 274430 - Brad Sullivan: Order acceptable commitment for title insurance | | Joe Realtor |
| 27807 - FAUSTO ARCEO: Obtain signed 1003, Good Faith Estimate, Truth in L | | Joe Realtor |
| 27807 - FAUSTO ARCEO: Order acceptable appraisal for no less than \$### | | Joe Realtor |
| Return to Main Menu | | |

Figure 41

FIGURE 42

Voice Portal Diagram

